

**Information to identify the case:**

|  |                                  |                                |                    |
|--|----------------------------------|--------------------------------|--------------------|
| Debtor 1   | <u>Michael S. Walters Sr.</u>    | Social Security number or ITIN | <b>xxx-xx-3311</b> |
|  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| Debtor 2   |                                  | Social Security number or ITIN | _____              |
| (Spouse, if filing)  | First Name Middle Name Last Name | EIN                            | __-_____-          |
| United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b> |                                  |                                |                    |
| Case number: <b>19-24141-CMB</b>                                       |                                  |                                |                    |

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Michael S. Walters Sr.

8/4/21

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael S. Walters, Sr.  
Debtor

Case No. 19-24141-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Aug 04, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 32

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Michael S. Walters, Sr., P.O. Box 96, Ellwood City, PA 16117-0096                              |
| tr       | + Charles O. Zebley, Jr., P.O. Box 2124, Uniontown, PA 15401-1724                                |
| cr       | + Santander Consumer USA Inc. dba Chrysler Capital a, P.O. Box 961245, Fort Worth, TX 76161-0244 |
| 15145497 | + Chrysler Capital, P.O. Box 961212, Fort Worth, TX 76161-0212                                   |
| 15145500 | + Mariner Finance, 2052 West State Street, New Castle, PA 16101-1250                             |
| 15145499 | + Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904                        |
| 15145501 | + Nissan-Infiniti, P.O. Box 660366, Dallas, TX 75266-0366  |
| 15194117 | + Nissan-Infiniti LT, PO Box 9013, Addison, Texas 75001-9013                                     |
| 15145503 | + PNC Bank Mortgage Servicing, P.O. Box 8703, Dayton, OH 45401-8703                              |
| 15145507 | + SYWMC/CBNA, P.O. Box 6217, Sioux Falls, SD 57117-6217  |
| 15379745 | + The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555                                    |
| 15145508 | + The Bank of Missouri, P.O. Box 4499, Beaverton, OR 97076-4499                                  |

TOTAL: 12

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address  |
|----------|--|----------------------|---|
| smg      | EDI: PENNDEPTREV                           | Aug 05 2021 03:13:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us    | Aug 04 2021 23:11:00 | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946                     |
| smg      | EDI: PENNDEPTREV                           | Aug 05 2021 03:13:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us    | Aug 04 2021 23:11:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 |
| cr       | + EDI: RECOVERYCORP.COM                    | Aug 05 2021 03:13:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15145495 | Email/Text: bankruptcy@americanwebloan.com | Aug 04 2021 23:11:00 | American Web Loan, 3910 W. 6th Avenue, Box 277, Stillwater, OK 74074  |
| 15145496 | + EDI: TSYS2.COM                           | Aug 05 2021 03:13:00 | Barclays Bank, P.O. Box 8803, Wilmington, DE 19899-8803   |
| 15210304 | EDI: CITICORP.COM                          | Aug 05 2021 03:13:00 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027   |
| 15145498 | EDI: DISCOVER.COM                          | Aug 05 2021 03:13:00 | Discover Financial, P.O. Box 15316, Wilmington, DE 19850  |
| 15182845 | EDI: DISCOVER.COM                          | Aug 05 2021 03:13:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |

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Page 2 of 3

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|-----------|--|----------------------|--|
| 151212378 | EDI: JEFFERSONCAP.COM                  | Aug 05 2021 03:13:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617                              |
| 15181859  | EDI: AGFINANCE.COM                     | Aug 05 2021 03:13:00 | ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251  |
| 15145502  | EDI: AGFINANCE.COM                     | Aug 05 2021 03:13:00 | One Main Financial, P.O. Box 1010, Evansville, IN 47706-1010                                       |
| 15213577  | Email/Text: Bankruptcy.Notices@pnc.com | Aug 04 2021 23:11:00 | PNC BANK, N.A., Bankruptcy Department,, 3232 NEWMARK DRIVE, MIAMISBURG OH 45342                    |
| 15382016  | EDI: Q3G.COM                           | Aug 05 2021 03:13:00 | Quantum3 Group LLC as agent for, Bluestem and SCUSA, PO Box 788, Kirkland, WA 98083-0788           |
| 15210625  | EDI: Q3G.COM                           | Aug 05 2021 03:13:00 | Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788 |
| 15145505  | + EDI: RMSC.COM                        | Aug 05 2021 03:13:00 | SYNCB/Amazon, P.O. Box 965015, Orlando, FL 32896-5015  |
| 15145506  | + EDI: RMSC.COM                        | Aug 05 2021 03:13:00 | SYNCB/Lowe's, P.O. Box 965005, Orlando, FL 32896-5005  |
| 15184805  | + EDI: CHRM.COM                        | Aug 05 2021 03:13:00 | Santander Consumer USA Inc. dba CCAP Auto Lease Lt, P.O. Box 961275, Fort Worth, TX 76161-0275     |
| 15145504  | + EDI: CITICORP.COM                    | Aug 05 2021 03:13:00 | Staples-CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497  |
| 15146569  | + EDI: RMSC.COM                        | Aug 05 2021 03:13:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021       |
| 15215083  | EDI: AIS.COM                           | Aug 05 2021 03:13:00 | Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457                      |

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address               |
|----------|---------------|--------------------------------|
| cr       |               | PNC Bank, NA                   |
| cr       |               | PNC Bank, National Association |

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: admin

Page 3 of 3

Date Rcvd: Aug 04, 2021

Form ID: 318

Total Noticed: 32

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

| Name                                | Email Address  |
|-------------------------------------|--|
| Brian Nicholas                      | on behalf of Creditor PNC Bank NA bnicholas@kmlawgroup.com   |
| Charles O. Zebley, Jr.              | on behalf of Trustee Charles O. Zebley Jr. COZ@Zeblaw.com, PA67@ecfbis.com;Lyndie@Zeblaw.com   |
| Charles O. Zebley, Jr.              | COZ@Zeblaw.com PA67@ecfbis.com;Lyndie@Zeblaw.com   |
| Christian M Rieger                  | on behalf of Debtor Michael S. Walters Sr. criergerlaw@gmail.com   |
| Maria Miksich                       | on behalf of Creditor PNC Bank National Association mmiksich@kmlawgroup.com  |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov  |
| Thomas Song                         | on behalf of Creditor PNC Bank NA pawb@fedphe.com  |
| Thomas Song                         | on behalf of Creditor PNC Bank National Association pawb@fedphe.com  |
| William E. Craig                    | on behalf of Creditor Santander Consumer USA Inc. dba Chrysler Capital as servicer for CCAP Auto Lease Ltd.<br>ecfmail@mortoncraig.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com |

TOTAL: 9